

UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF UTAH, CENTRAL DIVISION

In Re

Case No. 01-20151 GEC
(Chapter 7)

HOWARD J. RUFF,

Debtor

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<u>AMOUNT</u>	<u>SOURCE (if more than one)</u>
1999: \$ 80,743	
2000: \$ 14,250	Salary - HJR Corporation
12,500	Salary - KFR Corporation
3,000	Writing Fee - Jay Abraham
2,500	Speaking Fee - Sunset Investment Group
2001: \$ - 0 - (YTD)	

2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<u>AMOUNT</u>	<u>SOURCE</u>
2000: \$ 17,557	Social Security

3. Payments to creditors

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses separated and a joint petition is not filed.)

<u>NAME AND ADDRESS OF CREDITOR</u>	<u>DATES OF PAYMENTS</u>	<u>AMOUNT PAID</u>	<u>AMOUNT STILL OWING</u>
First Security Bank	10/17/00	1,000	Mastercard

	11/14/00	250	Visa
	11/27/00	637	Auto Loan
	12/11/00	250	Visa
	12/11/00	612	Auto Loan
	1/03/01	637	Auto Loan
	1/03/01	200	Mastercard
Key Bank	11/01/00	300	Auto Loan
	12/11/00	300	Auto Loan
	1/ /01	300	Auto Loan
PCFS Financial	12/01/00	2,056	Mortgage
	1/02/01	2,305	Mortgage

None b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments made by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<u>NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR</u>	<u>DATE OF PAYMENT</u>	<u>AMOUNT PAID</u>	<u>AMOUNT STILL OWING</u>
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4. Suits, executions, garnishments and attachments

a. List all suits to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<u>CAPTION OF SUIT AND CASE NUMBER</u>	<u>NATURE OF PROCEEDING</u>	<u>COURT AND LOCATION</u>	<u>STATUS OR DISPOSITION</u>
Howard Ruff v. Ensign-Bickford Industries, Case No. 2:99CV0120B	Claim for personal injury from water contamination	United States District Court, Utah	Pending
Jerry Schuetz v. Howard Ruff, Case No. 5390	Collection	Nevada	Pending
William Schwartz v. Howard Ruff, Case No.	Rent dispute	District Court Utah County, Utah	Pending
Robert L. Taylor Family Trust v. Howard Ruff, Case No. 000400700	Collection	District Court Utah County, Utah	Judgment for Plaintiff
Clif Vineyard v. Howard Ruff, Case No. 81811	Collection	Superior Court, Orange County, California	Judgment for Plaintiff

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT <u>PROPERTY WAS SEIZED</u>	DATE OF <u>SEIZURE</u>	DESCRIPTION AND VALUE OF <u>PROPERTY</u>
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5. Repossessions, foreclosures and returns

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION FORECLOSURE SALE, <u>TRANSFER OR RETURN</u>	DESCRIPTION AND VALUE OF <u>PROPERTY</u>
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6. Assignments and receiverships

None a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF <u>ASSIGNMENT</u>	TERMS OF ASSIGNMENT <u>OR SETTLEMENT</u>
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None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE <u>TITLE & NUMBER</u>	DATE OF <u>ORDER</u>	DESCRIPTION AND VALUE OF <u>PROPERTY</u>
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7. Gifts

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR <u>ORGANIZATION</u>	RELATIONSHIP TO DEBTOR, <u>IF ANY</u>	DATE <u>OF GIFT</u>	DESCRIPTION AND VALUE <u>OF GIFT</u>
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Church of Jesus Christ
of Latter-Day Saints -
Springville 5th Ward

2000

Tithing - \$6,350

8. Losses

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<u>DESCRIPTION AND VALUE OF PROPERTY</u>	<u>DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS</u>	<u>DATE OF LOSS</u>
Video Camera (Paid \$750)	Stolen from home. State Farm Insurance paid claim of \$233	Feb. 2000

9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

<u>NAME AND ADDRESS OF PAYEE</u>	<u>DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR</u>	<u>AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY</u>
Miles E. Lignell 2919 Granite Hollow St. Sandy, UT 84092	Dec. 2000	\$2,500 cash plus 5,000 shares of WARP Radio stock valued at \$0.50 per share

10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<u>NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR</u>	<u>DATE</u>	<u>DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED</u>
Alpine Securites Salt Lake City, Utah	2000	Several sales of WARP Radio stock sold for a total of \$16,100

11. Closed financial accounts

None List all financial account and instruments held in the name of debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<u>NAME AND ADDRESS OF INSTITUTION</u>	<u>TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE</u>	<u>AMOUNT AND DATE OF SALE OF CLOSING</u>
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12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<u>NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY</u>	<u>NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY</u>	<u>DESCRIPTION OF CONTENTS</u>	<u>DATE OF TRANSFER OR SURRENDER, IF ANY</u>
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13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<u>NAME AND ADDRESS OF CREDITOR</u>	<u>DATE OF SETOFF</u>	<u>AMOUNT OF SETOFF</u>
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14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

<u>NAME AND ADDRESS OF OWNER</u>	<u>DESCRIPTION AND VALUE OF PROPERTY</u>	<u>LOCATION OF PROPERTY</u>
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15. Prior address of debtor

None If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

<u>ADDRESS</u>	<u>NAME USED</u>	<u>DATES OF OCCUPANCY</u>
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16. Nature, location and name of business

a. If the debtor is an individual, list the names and addresses of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **two years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the two years immediately preceding the commencement of this case.

b. If the debtor is a partnership, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities, within the **two years** immediately preceding the commencement of this case.

c. If the debtor is a corporation, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities within the **two years** immediately preceding the commencement of this case.

<u>NAME AND ADDRESS</u>	<u>NATURE OF BUSINESS</u>	<u>BEGINNING AND ENDING DATES OF OPERATION</u>
HJR, Inc. P.O. Box 887 Springville, UT 84663	Investments	1997 to the present
Hi-Q, Inc. P.O. Box 887 Springville, UT 84663	Marketing	1993 to the present
KFR, Inc. P.O. Box 887 Springville, UT 84663	Investments	1997 to the present
Phoenix Ink P.O. Box 887 Springville, UT 84663	Financial Newsletter Publishing	1991 to the present
Ruff Family Limited Partnership P.O. Box 887 Springville, UT 84663	Investments	1997 to the present

17. Books, records and financial statements

a. List all bookkeepers and accountants who have within the **six years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

<u>NAME AND ADDRESS</u>	<u>DATES SERVICES RENDERED</u>
Joann Allen 999 North 610 East Orem, UT 84097	1982 to the present
Squire & Company P.O. Box 1359 Orem, UT	1991 - 1995
Larry Hansen, CPA Sandy, Utah	1996 - 1997
Fitzgerald & Sanders 975 East Woodoak Lane Murray, UT 84117	1998 to the present

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor

<u>NAME</u>	<u>ADDRESS</u>	<u>DATES SERVICES RENDERED</u>
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c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

<u>NAME</u>	<u>ADDRESS</u>
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Debtor is in possession of all books and records.

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of this case by the debtor.

<u>NAME AND ADDRESS</u>	<u>DATE ISSUED</u>
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18. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

<u>DATE OF INVENTORY</u>	<u>INVENTORY</u>	<u>SUPERVISOR</u>	<u>DOLLAR AMOUNT OF INVENTORY</u> <u>(Cost, market, other basis)</u>
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None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

<u>DATE OF INVENTORY</u>	<u>NAME AND ADDRESSES OF CUSTODIAN</u> <u>OF INVENTORY RECORDS</u>
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19. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

<u>NAME AND ADDRESS</u>	<u>NATURE OF INTEREST</u>	<u>PERCENTAGE OF INTEREST</u>
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None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting securities of the corporation.

<u>NAME AND ADDRESS</u>	<u>TITLE</u>	<u>NATURE AND PERCENTAGE</u> <u>OF STOCK OWNERSHIP</u>
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20. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

<u>NAME</u>	<u>ADDRESS</u>	<u>DATE OF WITHDRAWAL</u>
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None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

<u>NAME AND ADDRESS</u>	<u>TITLE</u>	<u>DATE OF TERMINATION</u>
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21. Withdrawals from a partnership or distributions by a corporation

None If a debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

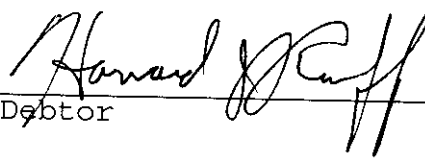
<u>NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR</u>	<u>DATE AND PURPOSE OF WITHDRAWAL</u>	<u>AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY</u>
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I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date

1/19/2001

Debtor



Date

Joint Debtor

UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF UTAH, CENTRAL DIVISION

In Re

Case No. 01-20151 GEC

HOWARD J. RUFF,

Debtor

SUMMARY OF SCHEDULES

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIA- BILITIES	OTHER
A - Real Property	Yes	1	\$ - 0 -		
B - Personal Property	Yes	3	\$ 19,630		
C - Property Claimed As Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 18,703	
E - Creditors Holding Unsecured Priority Claims	Yes	1		\$ - 0 -	
F - Creditors Holding Unsecured Non- Priority Claims	Yes	17		\$13,426,239	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 6,567
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 6,563
Total Number of sheets in ALL Schedules:		28			
Total Assets:			\$ 19,630		
Total Liabilities:				\$13,444,942	

In Re

Case No. 01-20151 GEC

HOWARD J. RUFF,

Debtor

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	"H" "W" "J" "C"	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
House and Lot 320 Kolob Circle Springville, UT 84663	Owned by spouse (Value: \$250,000)	W	- 0 -	252,700.00 (PC Financial)
		Total: \$		- 0 -

In Re

Case No. 01-20151 GEC

HOWARD J. RUFF,

Debtor.

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	"H" "W" "J" "C"	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		First Security Bank	J	200.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video and computer equipment		Provisions	J	100.00
		Beds and bedding	J	100.00
		Stove	W	- 0 -
		2 Refrigerators	W	- 0 -
		Washer	W	- 0 -
		Dryer	W	- 0 -
		2 Sewing machines	W	- 0 -
		Kitchen tables & chairs	J	50.00
		Dining room furniture	J	75.00
		Living room suite	W	- 0 -
		Tables	J	25.00
		Chairs	J	15.00
		2 Television sets	J	75.00
		VCR	J	25.00
		Lamps	J	15.00
		Dishes/utensils/cookware	J	50.00
		China & crystal	J	100.00
		Kitchen appliances	W	- 0 -
		2 Vacuum cleaners	J	10.00
		Stereo equipment	J	15.00
		Computer	W	- 0 -
		4 Bookcases	J	25.00
		2 Filing cabinets	W	- 0 -
		2 Desks	J	20.00
		Entertainment center	J	15.00
		Freezer	W	- 0 -
		Generator	J	200.00
		Lawnmower & garden tools	J	50.00
		Organ	W	- 0 -
		Baby grand piano	J	250.00
		4 Stools	W	- 0 -
		Window coverings	W	- 0 -

5. Books, pictures, and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectables	Books	J	125.00
	Pictures	J	50.00
	Statue of Christ	J	2,000.00
	Brass eagle	J	25.00
	CDs and videos	J	25.00
6. Wearing apparel.	Clothing	H	150.00
7. Furs and jewelry.	Mink jacket	W	- 0 -
	Wolf skin coat	H	300.00
	Costume jewelry	H	100.00
	Costume jewelry	W	- 0 -
	Diamond	W	- 0 -
	Wedding ring	W	- 0 -
8. Firearms and sports, photographic, and other hobby equipment.	Fishing equip.	H	100.00
	Rifle	H	25.00
	Video camera	H	200.00
	Bicycle	J	50.00
	Sports equip.	J	15.00
	Fitness equip.	J	50.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X		
10. Annuities. Itemize and name each issuer.	X		
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X		
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	HRJ, Inc.	H	- 0 -
	Hi-Q, Inc.	H	- 0 -
	KFR, Inc.	H	- 0 -
13. Interests in partnerships or joint ventures. Itemize.	Ruff Family Limited Partnership	H	- 0 -
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X		
15. Accounts receivable.	X		
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X		
17. Other liquidated debts owing debtor include tax refunds. Give particulars.	X		
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of debtor other than those listed in Schedule of Real Property.	X		
19. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust	X		

20. Other contingent & unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	Bickford & Mallinkrodt (Personal injury for contamination of well)	Unknown	
21. Patents, copyrights, and other intellectual property. Give particulars.	X		
22. Licenses, franchises, and other general intangibles. Give particulars.	X		
23. Automobiles, trucks, trailers, and other vehicles.	1997 Lincoln Towncar 1996 Toyota Camry 1994 Ford Tempo	H W W	15,000.00 - 0 - - 0 -
24. Boats, motors, and accessories.	X		
25. Aircraft and accessories.	X		
26. Office equipment, furnishings, and supplies.	Couch, chair, ottoman	W	- 0 -
27. Machinery, fixtures, equipment and supplies used in business.	X		
28. Inventory.	X		
29. Animals.	X		
30. Crops - growing or harvested. Give particulars.	X		
31. Farming equipment & implements.	X		
32. Farm supplies, chemicals & feed.	X		
33. Other personal property of any kind not already listed. Itemize	X		
<hr/>			
Total:			\$ 19,630.00

In Re

Case No. 01-20151 GEC

HOWARD J. RUFF,

Debtor.

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption to which debtor is entitled under

11 U.S.C. Sec. 522(b)(2) Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than is any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
Provisions	78-23-5(1) (a) (vii), U.C.A.		
Beds and Bedding		100.00	100.00
Wearing Apparel		100.00 150.00	100.00 150.00
Personal Injury Claim Against Bickford-Mallinkrodt	78-23-5(1) (a) (ix), U.C.A.	All compensatory damages awarded	
Sofas, Chairs, and Related Furnishings Reasonably Necessary For One Household	78-23-8(1) (a), U.C.A.	500.00	640.00
Dining and Kitchen Tables and Chairs Reasonably Necessary For One Household	78-23-8(1) (b), U.C.A.	125.00	125.00
Books	78-23-8(1) (c), U.C.A.		
Musical Instruments - (Baby Grand Piano)		125.00 250.00	125.00 250.00
Heirlooms or Items of Particular Sentimental Value - (Statue of Christ)	78-23-8(1) (d), U.C.A.	500.00	2,000.00
Motor Vehicle Used For Business - (1997 Lincoln Towncar)	78-23-8(3), U.C.A.	2,500.00	2,500.00

In Re

Case No. 01-20151 GEC

HOWARD J. RUFF,

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E	"H" "W" "J" "C"	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
First Security Bank Credit Info. and Exchange 15 East 100 South, Mezz. Salt Lake City, UT 84111			10/97; Purchase money lien on 1997 Lincoln Towncar (\$15,000) Acct. No. 049-120-519231				18,703.00	3,703.00

Subtotal: \$ 18,703.00
(Total of this page)

Total: \$ 18,703.00

In Re

Case No. 01-20151 GEC

HOWARD J. RUFF,

Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	"H" "W" "J" "C"	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I G E N T	U N L I Q U I D A T E D	D I S P U T E D	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
None.								

Subtotal: \$ - 0 -
(Total of this page)

Total: \$ - 0 -

In Re

Case No. 01-20151 GEC

HOWARD J. RUFF,

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on the schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	"H" "W" "J" "C"	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Larry Adams P.O. Box 3 Ehrenberg, AZ 85334	PI		2/98; Personal guaranty of loan to Phoenix Ink				6,000.00
John Andrianse 5505 East McLellan #2 Mesa, AZ 85205	PI		2/98; Personal guaranty of loan to Phoenix Ink				23,800.00
Dennis Allen 1005 Mildred Avenue Chico, CA 95926	LM		1987; Personal guaranty of Liberty Mint silver lease				10,000.00
B. Ray Anderson 596 First Center Sonoma, CA 95476			1998; Assumption of debt of Newcastle				40,000.00
Stuart C. Anderson 325 Galloping Hill Road Fairfield, CT 06430	PI		2/98; Personal guaranty of loan to Phoenix Ink				11,900.00

16 continuation sheets attached Subtotal: \$ 91,700.00

Robert Andrews 6975 Orchard Station Road Sebastopol, CA 95472	PI	2/98; Personal guaranty of loan to Phoenix Ink	5,950.00
Jacqueline Armstrong 270 River Road Salinas, CA 93908	LM	1987; Personal guaranty of Liberty Mint silver lease	6,000.00
Nina C. Armstrong 876 North 700 East Mapleton, UT 84664	LM	1987; Personal guaranty of Liberty Mint silver lease	38,000.00
Margaret Bacon 1974 Rangeview Drive Glendale, CA 91201		1980; Assumption of debt of Newcastle	84,500.00
Thomas Baldwin 647 Lakeland Road South Severna Park, MA 21146		1988; Loan for Gold Clause note	180,750.00
Kristin Barland 50 Raemon Avenue Anniston, AL 36207	PI	2/98; Personal guaranty of loan to Phoenix Ink	23,800.00
Robert Barnard 225 Elderfields Road Manhasset, NY 11030		1987; Loan for Gold Clause note	60,250.00
Liza Barnes 1573 East 300 South Springville, UT 84663		1984; Personal loan	17,000.00
Robert Barton P.O. Box 5055 Beverly Farms, MA 01915-0511		1987; Loan for Gold Clause note	482,000.00
Elden Becker 16090 Matilija Drive Los Gatos, CA 95030		1987; Loan for Gold Clause note	60,250.00
Gene Blessing 832 Cottonwood Drive Malvern, PA 19355		1992; Assumption of liability of Ruffco	7,800.00
Thomas Bloch 4000 Water Street Wheeling, WV 26003		1987; Loan for Gold Clause note	60,250.00
J. Quentin Bonanno 107 West Tryan Avenue Teaneck, NY 07666	LM	1987; Personal guaranty of Liberty Mint silver lease	25,000.00
Clifford Bradshaw 9801 Lupine Hills Dr. #81 Visa, CA 92083		3/92; Assumption of liability of Ruffco	8,000.00
George Brinkman 6751 East 1000 North New Carlisle, IN 46552		1987; Loan for Gold Clause note	181,000.00
Alden Brooks 2651 South Patterson Springfield, MO 65804		1990; Loan for Gold Clause note	60,250.00

15 continuation sheets attached

Subtotal: \$ 1,300,800.00

Fred Brown 27451 Schoolcraft Livonia, MI 48150		1989; Loan for Gold Clause note	60,250.00
Joseph F. Brown P.O. Box 849 Cupertino, CA 95015		1989; Loan for Gold Clause note	120,500.00
Steve Brown 1320 Matson Drive Auburn, CA 95603		3/92; Assumption of liability of Ruffco	8,000.00
Kermit E. Buford 24552 de Paseo Valencia #B226 Laguna Hills, CA 92653		1990; Loan for Gold Clause note	60,250.00
Doyle Busskohl 720 East Norfolk Avenue Norfolk, NE 68701		2/98; Personal guaranty of loan to Phoenix Ink	23,800.00
Sterling Call 1201 Howard Avenue Burlingame, CA 94010		3/92; Assumption of debt of Ruffco	7,500.00
Scott Campbell P.O. Box 1700 Sandy, UT 84091	PI	2/98; Personal guaranty of loan to Phoenix Ink	95,200.00
R. C. Cannady 221 East Yorktown LaGrange, GA 30240	PI	2/98; Personal guaranty of loan to Phoenix Ink 7/97; Personal guaranty of Red Oak stock	89,250.00 95,100.00
Dan E. Catlin P.O. Box 48 Ticonderoga, NY 12883	PI	2/98; Personal guaranty of loan to Phoenix Ink	119,000.00
Central Utah Med. Clinic 1055 North 500 West Provo, UT 84604		7/00; Medical services	1,375.00
Myron Chamberlin 58 Hickory Trail Kitty Hawk, NC 27949		1990; Loan for Gold Clause note	241,000.00
Monica Christensen 1268 Seven Hills Drive Hemet, CA 92545-7738		1980; Assumption of debt of Newcastle	84,500.00
Walter Clark 1074 East Kingsley Avenue Pomona, CA 91767		3/92; Assumption of debt of Ruffco	3,700.00
Gene Clasen 8603 Ahtanum Road Yakima, WA 98903	PI	2/98; Personal guaranty of loan to Phoenix Ink	12,000.00
Wayne Clasen 8603 Ahtanum Road Yakima, WA 98903	PI	2/98; Personal guaranty of loan to Phoenix Ink	23,800.00
Sandra Cole 804 Jasper Avenue Ventura, CA 93004		3/92; Assumption of debt of Ruffco	5,500.00

Gailellen Conyers-Hughes c/o Mike Hughes 7140 North Jensen Street Las Vegas, NV 98133		7/97; Personal guaranty of Red Oak stock	76,100.00
Larry Cramer 1928 Warbler Lane St. Paul, MN 55119	PI	7/97; Personal guaranty of Red Oak stock 2/98; Personal guaranty of loan to Phoenix Ink	15,250.00 18,000.00
Mitchell Cruse 1255 North Broadway #236 Escondido, CA 92026		1988; Loan for Gold Clause note	120,500.00
David Currie 6170 Via Madrid Granite Bay, CA 95650		1990; Loan for Gold Clause note	50,000.00
T. Edward Dahms 125 Elgin Cres Waterloo, Ontario Canada N2H 255	PI	2/98; Personal guaranty of loan to Phoenix Ink	6,000.00
Gordon H. Damon 1400 Kapiolani Blvd. #130-40 Honolulu, HI 96814	PI	2/98; Personal guaranty of loan to Phoenix Ink	23,800.00
Allen Dennis* 1005 Mildred Avenue Chico, CA 95926	LM	1987; Personal guaranty of Liberty Mint silver lease	10,000.00
John Dewees 22 West 32nd Street New York, NY 10001		1989; Loan for Gold Clause note	120,500.00
Paul Dixon 700 Front Street #2201 San Diego, CA 92101	PI	2/98; Personal guaranty of loan to Phoenix Ink	59,500.00
T. E. Douay 8507 West Bell Street Pasco, WA 99301		3/92; Assumption of debt of Ruffco	3,000.00
Duval Hansen Witt & Morley* 306 West Main Street American Fork, UT 84003		12/00; Legal services Acct. No. 1100281-00M	280.00
Dr. Henry Ebel 4725 Cove Circle St. Petersburg, FL 33703	PI	2/98; Personal guaranty of loan to Phoenix Ink	12,000.00
George Edgerton 112 27th Street Newport Beach, CA 92663		1980; Assumption of debt of Newcastle	37,200.00
Marion Edwards 893 Hillview Circle Simi Valley, CA 93065		3/92; Assumption of debt of Ruffco	3,000.00
Stephen Elsasser 205 South Englewood Cir. Metamora, IL 61548		1990; Loan for Gold Clause note	60,250.00

Peter Ely 1136 Lovall Valley Road Sonoma, CA 95476	PI	2/98; Personal guaranty of loan to Phoenix Ink	47,600.00
Paul Engling 8110 Blase Road Rosenberg, TX 77471	PI	2/98; Personal guaranty of loan to Phoenix Ink 7/97; Personal guaranty of of Red Oak stock	12,000.00 15,250.00
Warren Everett 1401 Gowen Court McLean, VA 22102		1989; Loan for Gold Clause note	60,250.00
Elizabeth J. Everist P.O. Box 4602 Sioux City, IA 51104	PI	2/98; Personal guaranty of loan to Phoenix Ink	6,000.00
L. Garland Everist P.O. Box 4602 Sioux City, IA 51104	PI	2/98; Personal guaranty of loan to Phoenix Ink	12,000.00
Donald Fenton 77595 North Loop Road Stanfield, OR 97875		1980; Assumption of debt of Newcastle	84,500.00
First Security Bank Credit Info. and Exchange 15 East 100 South, Mezz. Salt Lake City, UT 84111	PI	2000; Credit card charges Acct. No. 5308-1890-0001-4836 2000; Credit card charges Acct. No. 4763-0090-0019-1429 8/98; Co-signed boat loan with Phoenix Ink Acct. No. 049-137-553085	7,697.00 8,665.00 10,120.00
Charles Fitzgerald 2869 Evesham Avenue Thousand Oaks, CA 91362	PI	2/98; Personal guaranty of loan to Phoenix Ink	12,000.00
Robert Fletcher Route 4 Box 708 Marion, NC 28752		3/92; Assumption of debt of Ruffco	3,000.00
Fred Forman 400 Madison Street #1808 Alex, VA 22314		1989; Loan for Gold Clause note	12,500.00
Floyde A. Forman* P.O. Box 219 Antelope, OR 97001	LM	4/99; Undelivered Liberty Mint silver order [Disputed]	12,000.00
Lowell Forman* Mary A. Forman P.O. Box 219 Antelope, OR 97001	LM	4/99; Undelivered Liberty Mint silver order [Disputed]	10,000.00
Spencer R. Forman* P.O. Box 219 Antelope, OR 97001	LM	4/99; Undelivered Liberty Mint silver order [Disputed]	8,000.00
Paul Gaertner 3233 62nd Avenue Oakland, CA 94605	LM	1987; Personal guaranty of Liberty Mint silver lease	56,000.00
Ray Gattinella 13 Harbison San Antonio, TX 78261	PI	2/98; Personal guaranty of loan to Phoenix Ink	6,000.00

Raj Gauri 20 North Main Norwalk, CT 06854	PI	2/98; Personal guaranty of loan to Phoenix Ink	6,000.00
Casmir Gawron 6643 Arsley Court Canton, MI 48187		7/97; Personal guaranty of Red Oak stock	15,250.00
Richard Giacoletto 288 Loch Lomond Rancho Mirage, CA 92270		1990; Loan for Gold Clause note	241,000.00
Roger Gifford 5055 Harvey Grant Road Orange Park, FL 32073	PI	2/98; Personal guaranty of loan to Phoenix Ink	18,000.00
Alfred Gilson N6490 Briar Terrace Plymouth, WI 53073		1980; Assumption of debt of Newcastle	84,500.00
J. M. Glasgow, Jr. 2101 Costa Brava Shell Beach, CA 93449		7/97; Personal guaranty of Red Oak stock	15,250.00
R. E. Glover 97 Highland Heath Portsmouth Road London, England SW15-3TY		1989; Loan for Gold Clause note	450,000.00
Roma Goates 2419 Stringham Avenue Salt Lake City, UT 84109		3/92; Assumption of debt of Ruffco	5,600.00
Edward E. Grafe 4315 Braemer Drive Las Vegas, NV 89130		3/92; Assumption of debt of Ruffco	3,000.00
Dr. Thomas Gready P.O. Box 574 Waller, TX 77484		1990; Loan for Gold Clause note	60,250.00
Troy Green 930 North 2nd Street Bismarck, ND 58501	PI	7/97; Personal guaranty of Red Oak stock 2/98; Personal guaranty of loan to Phoenix Ink	15,250.00 23,800.00
Dr. Waldo Greenspan 140 Voorhis Avenue River Edge, NJ 07661		1990; Loan for Gold Clause note	60,250.00
James Griffith 12565 Forest Canyon Drive Parker, CO 80138	PI	7/97; Personal guaranty of of Red Oak stock 2/98; Personal guaranty of loan to Phoenix Ink	15,250.00 12,000.00
Martin Hagenson P.O. Box 1059 Paulsbo, WA 98370	PI	2/98; Personal guaranty of loan to Phoenix Ink	6,000.00
Roger Hatton 2727 Bacom Point Road Pahokee, FL 33476-2611	PI	2/98; Personal guaranty of loan to Phoenix Ink	6,000.00

11 continuation sheets attached Subtotal: \$ 1,037,400.00

Donald Hazeltine 5023 Ashley Parkway Sarasota, FL 34241	PI	2/98; Personal guaranty of loan to Phoenix Ink	59,500.00
David Helbert Fulcrum Financial Ent. P.O. Box 96 Trail, OR 97541		1990; Loan for Gold Clause note	241,000.00
Florence Herman 18 St. Augustine Drive Charleston, SC 29407	PI	2/98; Personal guaranty of loan to Phoenix Ink	6,000.00
Jay Herman 277 Schoolhouse Road Aspers, PA 17304	PI	2/98; Personal guaranty of loan to Phoenix Ink	53,550.00
Richard Hill 3319 North University Provo, UT 84604		1990's; Legal services	5,154.00
T. Bowen Hill P.O. Box 116 Montgomery, AL 36195	PI	7/97; Personal guaranty of Red Oak stock	15,250.00
		2/98; Personal guaranty of loan to Phoenix Ink	24,000.00
Stanley Hirsch P.O. Box 349 Oklahoma City, OK 73101-9349		7/97; Personal guaranty of Red Oak stock	25,500.00
Daniel Hollibush 1995 South Greenbay Road Racine, WI 53406		1988; Loan for Gold Clause note	241,000.00
Jack Holtman 2851 Jennie Lane Salt Lake City, UT 84117		1989; Loan for Gold Clause note	120,500.00
Robert E. Hoover 3365 Blue Ridge Independence, MO 64052		1988; Loan for Gold Clause note	120,000.00
John Hopper and Cheryl Hopper 1885A East Beau Street Washington, PA 15301	LM	1987; Personal guaranty of Liberty Mint silver lease	25,000.00
Joseph Howard 623 SW 53rd Terrace Cape Coral, FL 33914	PI	2/98; Personal guaranty of loan to Phoenix Ink	24,000.00
		7/97; Personal guaranty of Red Oak stock	23,000.00
Richard Irving 2020 East 1000 North Eaton, IN 47338	PI	2/98; Personal guaranty of loan to Phoenix Ink	30,000.00
Bruce Jackson 12506 Clendenning Drive Tampa, FL 33624		1987; Loan for Gold Clause note	181,000.00
Sid Jagger 1201 Spyglass Drive Austin, TX 78746		1980; Assumption of debt of Newcastle	84,500.00

10 continuation sheets attached Subtotal: \$ 1,278,954.00

Charles H. Johnson P.O. Box 618 Biggs, CA 95917	PI	2/98; Personal guaranty of loan to Phoenix Ink	18,000.00
Clayton Jones 7748 Chanell Drive Worthington, OH 43085		1990; Loan for Gold Clause note	120,500.00
Frank Jones 1288 Hall Avenue Lakewood, OH 44107	PI	2/98; Personal guaranty of loan to Phoenix Ink	6,000.00
Paul Kalcic 7964 Oroville Highway Marysville, CA 95901	PI	2/98; Personal guaranty of loan to Phoenix Ink	83,500.00
William W. Kanigan 1106-315 5th Avenue North Saskatoon, Saskatchewan S7K 5Z8, Canada	PI	2/98; Personal guaranty of loan to Phoenix Ink	12,000.00
Ray Keifer 1922 Sheridan Road Zion, IL 60099		1989; Loan for Gold Clause note	120,500.00
Estate of William Kelly c/o Jonathan A. Barrett 100 N. Tryon Street #2400 Charlotte, NC 28202	PI	2/98; Personal guaranty of loan to Phoenix Ink	12,000.00
Lowell King P.O. Box 247 Bardwell, KY 42023		7/97; Personal guaranty of Red Oak stock	15,250.00
	PI	2/98; Personal guaranty of loan to Phoenix Ink	12,000.00
Gordon L. Kinley 7227 Glenflora Avenue San Diego, CA 92119	PI	2/98; Personal guaranty of loan to Phoenix Ink	30,000.00
Ronald Kowalski 7222 North Charles Peoria, IL 61614		1987; Loan for Gold Clause note	120,500.00
Wayne A. Kruse 7944 East Cloud Road Tucson, AZ 85715		1980; Assumption of debt of Newcastle	84,500.00
Creed Law Box 575 Jackson, WY 83001	LM	1987; Personal guaranty of Liberty Mint silver lease	12,500.00
Tom Leister 350 Fox Leigh Drive Hanover, PA 17331		7/97; Personal guaranty of Red Oak stock	39,000.00
	PI	2/98; Personal guaranty of loan to Phoenix Ink	119,000.00
Nancy Lee Lowry 2255 Glades Road #324A Boca Raton, FL 33431	MS	1991; Personal guaranty of Main Street Alliance debt [Judgment]	184,000.00
Dr. Gottlieb Maier PMB 8189, 4492 Camino de la Plaza San Ysidro, CA 92173		1987; Loan for Gold Clause note	60,250.00

Gottlieb Maier* P.O. Box 120626 Chula Vista, CA 91910		7/97; Personal guaranty of Red Oak stock	63,400.00
Paul Martin P.O. Box 54970 Tulsa, OK 74155	PI	2/98; Personal guaranty of loan to Phoenix Ink	6,000.00
Robert Massey 206 South Lake Drive Lantana, FL 33462		1987; Loan for Gold Clause note	60,250.00
Nola Matison 69 Fremone Battle Creek, MI 49017		3/92; Assumption of debt of Ruffco	8,800.00
Gary McAdam 14 Red Tail Drive Highlands Ranch, CO 80126	HQ	6/98; Personal guaranty of loan to Hi-Q	32,000.00
James McEwen 3562 North 400 East Bountiful, UT 84010	PI	2/98; Personal guaranty of loan to Phoenix Ink	119,000.00
McKay Winkel c/o Associated Fin. Sys. P.O. Box 65330 Salt Lake City, UT 84165-0330		1980; Assumption of Tom Jeffers loan Acct. No. 222202	50,000.00
Meridian School 931 East 300 North Provo, UT 84606		1999; Tuition for daughter	6,000.00
Joseph Meyer 8597 Ridgecrest Drive West Chester, OH 45069		3/92; Assumption of debt of Ruffco	3,000.00
Perry Miller 305 Dela Vina Monterey, CA 93940	HQ	6/98; Personal guaranty of loan to Hi-Q	82,250.00
Thomas R. (Dick) Miller 24 Rimberly Drive Lake Charles, LA 70605	PI	2/98; Personal guaranty of loan to Phoenix Ink	24,000.00
Robert Mills 4425 Copper Crest Lane Modesto, CA 93923		1988; Loan for Gold Clause note	241,000.00
Owen Lee Milner 5417 Palm Valley Dr. So. Harlingen, TX 78552	PI	2/98; Personal guaranty of loan to Phoenix Ink 7/97; Personal guaranty of Red Oak stock	12,000.00 15,250.00
Mike Misciagna 1750 E. Ocean Blvd. #304 Long Beach, CA 90802		7/97; Personal guaranty of Red Oak stock	15,250.00
Francis Moore 892 Commercial Street Palo Alto, CA 94303		1990; Loan for Gold Clause note	120,500.00

8 continuation sheets attached Subtotal: \$ 858,700.00

John Morales 8299 Denni Street Cyprus, CA 90630	PI	2/98; Personal guaranty of loan to Phoenix Ink 7/97; Personal guaranty of Red Oak stock	12,000.00 15,250.00
John Morgan 719 Pao Pua Loop Kailua, HI 96734		3/92; Assumption of debt of Ruffco	1,450.00
Jack Morris 806 E. Avenida Pilo #1335 San Clemente, CA 92673		1987; Loan for Gold Clause note	181,000.00
Joseph Morris 5522 Pinewild Drive Houston, TX 77066-2418	PI	2/98; Personal guaranty of loan to Phoenix Ink	18,000.00
Steven M. Morris 14703 Cineywood Houston, TX 77079	PI	2/98; Personal guaranty of loan to Phoenix Ink	18,000.00
Dean Mounts 944 Huntington Louisville, TX 75067	PI	2/98; Personal guaranty of loan to Phoenix Ink	6,000.00
Duane Mueller 606 Oakridge Drive Bartlesville, OK 74006	PI	2/98; Personal guaranty of loan to Phoenix Ink	6,000.00
Roger Murphy 3821 McKinney Drive Great Bend, KS 67530		3/92; Assumption of debt of Ruffco	4,000.00
Marjorie Myers P.O. Box 232518 Leucadia, CA 92023		1990; Loan for Gold Clause note	241,000.00
National Media Associates 4501 Ocean View Blvd #305 La Canada, CA 91011	RN	10/93; Personal guaranty of debt of Ruff Network Marketing	181,000.00
Joan Nelson Route 3 Box 385 Viola, AR 72583	PI	7/97; Personal guaranty of Red Oak stock 2/98; Personal guaranty of loan to Phoenix Ink	15,250.00 12,000.00
Terry Nickey 259 Lincoln Street Carlisle, PA 17013		3/92; Assumption of debt of Ruffco	3,000.00
John B. Nielsen Apple Hill Road 3 Box 202 Banner Elk, NC 28604		3/92; Assumption of debt of Ruffco	6,000.00
Kurt Nofsiger 2939 Country Road 19 Wauseon, OH 43567	PI	2/98; Personal guaranty of loan to Phoenix Ink	30,000.00
Merrill Nofsiger 18041 DE Wauseon, OH 43567	PI	2/98; Personal guaranty of loan to Phoenix Ink	30,000.00
Boyd Oliver P.O. Box 382 Norwood, CO 81423	LM	1987; Personal guaranty of Liberty Mint silver lease	10,000.00

Burt Oliver 3325 Ryan Road Creston, CA 93432	LM	1987; Personal guaranty of Liberty Mint silver lease	5,000.00
John Owen 219 Perry Avenue Hazard, KY 41701	PI	7/97; Personal guaranty of Red Oak stock 2/98; Personal guaranty of loan to Phoenix Ink	49,500.00 24,000.00
James Pascaris 4450 Gulf Blvd #40B St. Pete Beach, FL 33760		7/97; Personal guaranty of Red Oak stock	30,500.00
E. L. Peppers 10047 Washington Bellflower, CA 90706		3/92; Assumption of debt of Ruffco	3,000.00
Gene Pitsenbarger 4625 Solus Drive Weed, CA 96094	PI	2/98; Personal guaranty of loan to Phoenix Ink	12,000.00
C. R. Plambeck P.O. Box 462 Fallbrook, CA 92088	PI	7/97; Personal guaranty of Red Oak stock 2/98; Personal guaranty of loan to Phoenix Ink	12,000.00 15,250.00
Leon Poag Box 2037 Chickasha, OK 73023	PI	2/98; Personal guaranty of loan to Phoenix Ink	12,000.00
Richard J. Podleski 7515 Sayler Road Williamsburg, MI 49690		7/97; Personal guaranty of Red Oak stock	25,400.00
Bob Polivka 3539 Hickory Lane Rockford, IL 61107		3/92; Assumption of debt of Ruffco	4,000.00
Marty Ponton 8118 Allport Avenue Santa Fe Springs, CA 90670		7/97; Personal guaranty of Red Oak stock	15,250.00
Joseph Potstada 505 Buttonwood Drive Danville, CA 94526		1989; Loan for Gold Clause note	120,500.00
William B. Powell 10050 White Shop Road Culpepper, VA 22701	PI	2/98; Personal guaranty of loan to Phoenix Ink	12,000.00
Davis Prosser 3110 Oakbridge Blvd E Lakeland, FL 33803		3/92; Assumption of debt of Ruffco	3,000.00
Robert Purvis 14203-50th Avenue Edmonton, Alberta T6H 0K1, Canada		1989; Loan for Gold Clause note	120,500.00
Stewart Putnam 1503 West 3rd Street Roswell, NM 88201		7/97; Personal guaranty of Red Oak stock	15,250.00

6 continuation sheets attached Subtotal: \$ 479,150.00

RG Creations c/o Stephen C. Becker 12 Gary Street, 5th Floor San Francisco, CA 94108	RN	10/92; Personal guaranty of loan to Ruff Network Marketing	168,650.00
Dr. James Rehak 859 Nelson's Walk Naples, FL 34102	PI	7/97; Personal guaranty of Red Oak stock 2/98; Personal guaranty of loan to Phoenix Ink	15,250.00 23,800.00
Norton Richards 38W 161 Grove Hill Ct. Batavia, IL 60510	PI	7/97; Personal guaranty of Red Oak stock 2/98; Personal guaranty of of loan to Phoenix Ink	25,400.00 23,800.00
Charles Rivers P.O. Box 490148 Leesburg, FL 34749		1980; Assumption of debt of Newcastle	84,500.00
Don Rogers 468 South 1200 East Mapleton, UT 84664		1990; Loan for Gold Clause note	60,250.00
Donald Rosenberg 77 Hillview Drive Danville, CA 94506		3/92; Assumption of debt of Ruffco	3,000.00
James F. Rounsaville 1282 FM 1830 Argyle, TX 76226	LM	1987; Personal guaranty of Liberty Mint silver lease	25,000.00
Irvin Rubin 944 East 24th Street Brooklyn, NY 11210		1987; Loan for Gold Clause note	60,250.00
Chuck Ruedebusch 20 Harbor Point Court Lake St. Louis, MO 63367		3/92; Assumption of debt of Ruffco	11,800.00
Ruff Foundation P.O. Box 887 Springville, UT 84663		1998; Personal loan	16,000.00
Lawrence H. Ruff* 320 Kolob Circle Springville, UT 84663		1991; Management services	70,000.00
Donald Ruffing 3422 State Route 4 N Bellevue, OH 44811		3/92; Assumption of debt of Ruffco	3,000.00
Joseph Satrape 217 Quail Ridge Road Lake Lure, NC 28764	PI	2/98; Personal guaranty of loan to Phoenix Ink	12,000.00
Kenneth Sawchuk Box 1059 Atikokan, Ontario, POT, 1C0, Canada	PI	2/98; Personal guaranty of of loan to Phoenix Ink 7/97; Personal guaranty of Red Oak stock	12,000.00 15,250.00
Millard Scherick 134 Windsor Park Dr #D219 Carol Stream, IL 60188		3/92; Assumption of debt of Ruffco	4,000.00

5 continuation sheets attached Subtotal: \$ 633,950.00

Alvin Schmitcke 622 5th Street Bismarck, ND 58501	LM	1987; Personal guaranty of Liberty Mint silver lease	10,000.00
Esther Schmitcke 622 5th Street Bismarck, ND 58501	LM	1987; Personal guaranty of Liberty Mint silver lease	7,500.00
Jerry Schmitcke 2801 171st Street S.E. Menoken, ND 58558	LM	1987; Personal guaranty of Liberty Mint silver lease	6,000.00
Kevin Schmitcke 3221 Montreal St., Apt. 7 Bismarck, ND 58501	LM	1987; Personal guarenty of Liberty Mint silver lease	6,000.00
Jerry Schuetz 170 Ultra Drive Henderson, NV 89014	LM	1987; Personal guaranty of Liberty Mint silver lease	205,000.00
Willie Schultz 5592 West Geddes Place Littleton, CA 80128		1990; Loan for Gold Clause note	60,250.00
Ernest Schuster Box 627 Woodinville, WA 98072		1980; Assumption of debt of Newcastle	84,500.00
William Schwartz c/o Howard, Lewis & Peterson 120 East 200 North Provo, UT 84603		6/97; Claim for rent [Disputed]	8,775.00
Ron Scotch 386 North Legion Drive Buffalo, NY 14210	PI	1998; Personal guaranty of loan to Phoenix Ink	12,000.00
		7/97; Personal guaranty of Red Oak stock	15,250.00
Roger Scott 1034 Dolphin Drive Cape Coral, FL 33904		1988; Loan for Gold Clause note	120,500.00
Frank Sell 512 South Greenridge Road Liberty Lake, WA 99019	PI	2/98; Personal guaranty of loan to Phoenix Ink	119,000.00
Jack Shalley 119 Teakwood Lee's Summit, MO 64064	PI	2/98; Personal guaranty of loan to Phoenix Ink	12,000.00
Rebecca Shalley 119 Teakwood Lee's Summit, MO 64064	PI	2/98; Personal guaranty of loan to Phoenix Ink	12,000.00
Gary Sharp 1530 Sherwood Drive Greenfield, IN 46140		1990; Loan for Gold Clause note	60,250.00
Galen Shelly 1864 Old Hershey Road Elizabethtown, PA 17022		7/97; Personal guaranty of Red Oak stock	15,250.00

4 continuation sheets attached Subtotal: \$ 754,275.00

Barry Sherman 272 Main Road West Hampton, MA 01027	PI	7/97; Personal guaranty of Red Oak stock 2/98; Personal guaranty of loan to Phoenix Ink	22,900.00 42,700.00
M. L. (Dave) Sherwood 6590 Scottsdale Road Scottsdale, AZ 85253	PI	2/98; Personal guaranty of loan to Phoenix Ink 7/97; Personal guaranty of Red Oak stock	6,000.00 15,250.00
Robert Siegel P.O. Box 388 Gwynedo Valley, PA 19437		1990; Loan for Gold Clause note	120,500.00
Martin SoFrank 3922 Davenant Avenue Cincinnati, OH 45213		1990; Loan for Gold Clause note	60,250.00
Southern Credit c/o E. Jefferson Hospital P.O. Box 8710 Metairie, LA 70011		11/99; Medical services Acct. No. 4904-360	2,068.00
Clyde Sowell 604 Bryan Point Road Accokeek, MD 20607		3/92; Assumption of debt of Ruffco	4,000.00
C. W. Sponsel 900 Via Fruteria Santa Barbara, CA 93110		1990; Loan for Gold Clause note	60,250.00
Arthur Spoo P.O. Drawer F Loma Linda, CA 92354		7/97; Personal guaranty of Red Oak stock	15,250.00
O. B. Stanley Box 567 Bay City, TX 77414-0567		3/92; Assumption of debt of Ruffco	4,000.00
John Stayduhar 5200 N. Ocean Drive #1005 Singer Island, FL 33404		7/97; Personal guaranty of Red Oak stock	114,200.00
Ed Steinmeyer 13820 West Via Montoya Sun City West, AZ 85375	PI	7/97; Personal guaranty of Red Oak stock 2/98; Personal guaranty of loan to Phoenix Ink	15,250.00 35,700.00
Dr. Robert Stetzel 4606 C East Street Blvd. Ft. Wayne, IN 46815	PI	7/97; Personal guaranty of Red Oak stock 2/98; Personal guaranty of loan to Phoenix Ink	15,250.00 12,000.00
W. K. Stuard 19029 Wild Life Way Baton Rouge, LA 70817		3/92; Assumption of debt of Ruffco	3,000.00
Elaine Sump 13302 South 72nd Street Omaha, NE 68128		1990; Loan for Gold Clause note	60,250.00
Pasco Sweat P.O. Box 507 Balm, FL 33503		1990; Loan for Gold Clause note	60,250.00

Michael Swinehart 31 Monarch Bay Drive Monarch Beach, CA 92629	PI	7/97; Personal guaranty of Red Oak stock 2/98; Personal guaranty of loan to Phoenix Ink	19,000.00 23,800.00
Joseph J. Syslo 824 Lincoln Road #302 Bellevue, NE 68005		7/97; Personal guaranty of Red Oak stock	18,100.00
Donald R. Taylor 8306 Mills Drive #378 Miami, FL 33183	PI	2/98; Personal guaranty of loan to Phoenix Ink	6,000.00
Paul Taylor 508 Carriage Lake Drive Lexington, SC 29702	PI	7/97; Personal guaranty of Red Oak stock 2/98; Personal guaranty of loan to Phoenix Ink	23,800.00 23,800.00
Robert L. Taylor Family Trust 115 Kingbrook Road Linthicum, MD 21090		1990; Loan for Gold Clause note [Judgment]	44,000.00
William H. Taylor 510 20th Street SE Hickory, NC 28602	PI	2/98; Personal guaranty of loan to Phoenix Ink 7/97; Personal guaranty of Red Oak stock	12,000.00 15,250.00
Rodney Tew 442 River Road Firth, ID 83236	LM	1987; Personal guaranty of Liberty Mint silver lease	25,000.00
Patricia Thompson P.O. Box 38425 Germantown, TN 38183		1990; Loan for Gold Clause note	60,250.00
John Tripp 6550 View Point Drive Las Vegas, NV 89115		7/97; Personal guaranty of Red Oak stock	22,850.00
Benjamin Troemel 3527 Elsie Circle Fayetteville, NC 28301		1988; Loan for Gold Clause note	180,000.00
Harold Trumbull P.O. Box 210 Chariton, IA 50049		1980; Assumption of debt of Newcastle	101,400.00
C. E. Twombly 1640 Vallecito Drive Hacienda Heights, CA 91745		1980; Assumption of debt of Newcastle	170,000.00
Doyle Udy 1909 Kedron Court Ft. Collins, CO 80524		1989; Loan for Gold Clause note	120,500.00
Utah Valley Regional Medical Center 1034 North 500 West Provo, UT 84604		7/00; Medical services	700.00
Hermannus H. Van Bergen 42 Burroughs Hall Johns Island, SC 29455	PI	2/98; Personal guaranty of loan to Phoenix Ink	6,000.00

Margaret Van Bergen 42 Burroughs Hall Johns Island, SC 29455	PI	2/98; Personal guaranty of loan to Phoenix Ink	6,000.00
Dr. Joseph C. Van Thorn 529 South Atlantic Avenue Coca Beach, FL 32931	PI	2/98; Personal guaranty of loan to Phoenix Ink	28,300.00
Randal Velting P.O. Box 2384 Grand Rapids, MI 49501	PI	2/98; Personal guaranty of loan to Phoenix Ink	30,000.00
Clif Vineyard c/o Daniel J. Kessler 2030 Main Street #1500 Irvine, CA 92614		7/97; Personal guaranty of Red Oak stock [Judgment]	106,505.00
Glen Von Rosenberg 3000 Dutton Waco, TX 76711		7/97; Personal guaranty of Red Oak stock	19,000.00
Cletha Walstrand, Esq. LEHMAN WALSTRAND & ASSOC. 8 East Broadway #620 Salt Lake City, UT 84111	PI	2000; Legal services	2,800.00
Andy Waters 11003 Broadway Moorpark, CA 93021		3/92; Assumption of debt of Ruffco	6,000.00
Gregg Waters 511 74th Street Holmes Beach, FL 34217		1990; Loan for Gold Clause note	60,250.00
Ralph Watsig 509 Tenby Terrace Manchester, MO 63011	PI	2/98; Personal guaranty of loan to Phoenix Ink 7/97; Personal guaranty of Red Oak stock	12,000.00 15,250.00
Mrs. H. C. Wear 1400 North Woodlawn Wichita, KS 67208		1980; Assumption of debt of Newcastle	84,500.00
Lloyd Wiemer 2000 Pressler Akron, OH 44312-4328		7/97; Personal guaranty of Red Oak stock	15,250.00
Robert F. Weiss 2042 Alturas Road Atascadero, CA 93422	PI	7/97; Personal guaranty of Red Oak stock 2/98; Personal guaranty of loan to Phoenix Ink	15,250.00 23,800.00
Gordon Wilkinson 407 South Main Street Winnsboro, TX 75494	PI	2/98; Personal guaranty of loan to Phoenix Ink	6,000.00
Jan Wills 309 Pinehurst Dayton, NV 89403	PI	7/97; Personal guaranty of Red Oak stock 2/98; Personal guaranty of loan to Phoenix Ink	15,250.00 12,000.00
D. Darlene Wilson Family Trust Box 86 New Plymouth, ID 83655	LM	1987; Personal guaranty of Liberty Mint silver lease	5,000.00

Bill Wittman P.O. Box 427 Lake Ozark, MO 65049	PI LM	2/98; Personal guaranty of loan to Phoenix Ink 1990; Personal guaranty of Liberty Mint silver lease	60,000.00 690,000.00
Don Wolley P.O. Box 1249 Kilgore, TX 75662		1988; Loan for Gold Clause note	120,500.00
Colin C. Wong, D.D.S. 163 Miller Avenue #1 Mill Valley, CA 94941	PI	2/98; Personal guaranty of loan to Phoenix Ink	89,250.00
W. W. (Chip) Wood 5046 North Peachtree Road Dunwoody, GA 30338	PI	2/98; Personal guaranty of loan to Phoenix Ink	12,000.00
Louis Wright 6829 Brookside Lane Plymouth, MI 48170		7/97; Personal guaranty of Red Oak stock	30,500.00
Lois Wunschell 2001 North West Street Carroll, IA 51401	LM	1987; Personal guaranty of Liberty Mint silver lease	17,500.00
Dr. Richard F. Yee 23 Presidio Terrace San Francisco, CA 94118		3/93; Assumption of debt of Ruffco	11,500.00
W. F. Yost 14 Pear Orchard Park Jackson, MS 39211		1988; Loan for Gold Clause note	60,250.00
David M. Young 3166 South Seminole Springfield, MO 65807		3/93; Assumption of debt of Ruffco	6,000.00

0 continuation sheets attached Subtotal: \$ 1,097,500.00

Total: \$13,426,239.00

(Report total also on Summary of Schedules)

In Re

Case No. 01-20151 GEC

HOWARD J. RUFF,

Debtor

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY, STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT
None.	

In Re

Case No. 01-20151 GEC

HOWARD J. RUFF,

Debtor

SCHEDULE H - CODEBTORS

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Hi-Q, Inc. P.O. Box 887 Springville, UT 84663	All creditors listed on Schedule F indicated with "HQ" as co-debtor
Liberty Mint, Inc. (Defunct) 851 Columbia Lane Provo, UT 84504	All creditors listed on Schedule F indicated with "LM" as co-debtor
Main Street Alliance (Defunct)	Nancy Lee Lowry 2255 Glades Road #324A Boca Raton, FL 33431
Phoenix Ink P.O. 887 Springville, UT 84663	All creditors listed on Schedule F indicated with "PI" as co-debtor
Ruff Network Marketing (Defunct)	All creditors listed on Schedule F indicated with "RN" as co-debtor

In Re HOWARD J. RUFF

Case No. 01-20151 GEC

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE		
	NAMES	AGE	RELATIONSHIP
Married	Kay Ruff		Spouse
	Terri Lynn Ruff	17	Daughter
EMPLOYMENT:	DEBTOR	SPOUSE	
Occupation	Marketing Consultant		
Name of Employer	E-Nutrition		
How long employed			
Address of employer	2250 West Center #D Springeville, UT 84663		

	DEBTOR	SPOUSE
Income: (Estimate of average monthly income)		
Current monthly gross wages, salary, and commissions (pro rate if not paid monthly.)	\$ 5,000.00	
Estimated monthly overtime	\$	
SUBTOTAL	\$	
LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$	
b. Insurance	\$	
c. Union dues	\$	
d. Other (Specify)	\$	
SUBTOTAL OF PAYROLL DEDUCTIONS	\$ - 0 -	
TOTAL NET MONTHLY TAKE HOME PAY	\$ 5,000.00	
Regular income from operation of business or profession or farm (attach detailed statement)	\$	
Income from real property	\$	
Interests and dividends	\$	
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents above	\$	
Social security or other government assistance (Specify)	\$ 1,567.00	
Pension or retirement income	\$	
Other monthly income (Specify)	\$	
TOTAL MONTHLY INCOME	\$	
TOTAL COMBINED MONTHLY INCOME	\$ 6,567.00	

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document: None

In Re HOWARD J. RUFF

Case No. 01-20151 GEC

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTORS

Rent or home mortgage payment (include lot rented for mobile home)	\$ 2,305.00
Are real estate taxes included? Yes	
Is property insurance included? Yes	
Utilities: Electricity and heating fuel	\$ 350.00
Water and sewer	\$
Telephone	\$ 300.00
Other	\$
Home maintenance (Repairs and upkeep)	\$ 150.00
Food	\$ 400.00
Clothing	\$ 70.00
Laundry and dry cleaning	\$ 50.00
Medical and dental expenses	\$ 100.00
Transportation (not including car payments)	\$ 250.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ 40.00
Charitable contributions	\$ 250.00
Insurance (not deducted from wages or included in home mortgage)	
Homeowner' or renter's	\$
Life	\$
Health	\$ 386.00
Auto	\$ 200.00
Other	\$
Taxes (not deducted from wages or included in home mortgage)	
(Federal and State Income Taxes)	\$ 800.00
Installment payments (In chapter 12 and 13 cases, do not list payments to be included in the plan)	
Auto -	\$ 612.00
Auto -	\$ 300.00
Other	\$
Other	\$
Alimony, maintenance, and support paid to others	\$
Payments for support of additional dependents not living at your home	\$
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$
Other	\$
TOTAL MONTHLY EXPENSES (Report also on Summary Schedules)	\$ 6,563.00

In Re

Case No. 01-20151 GEC

HOWARD J. RUFF,

Debtor

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 29 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date

1/19/01

Debtor

Howard J. Ruff

Date

Joint Debtor
